

Your Guide to the New Manulife World Travel Insurance Plans

With Manulife World Travel Insurance, the plan names are a little different. However, you will still have all the plans you are familiar with to meet your client's travel insurance needs. The comparison table below is a reference to help you easily identify the new plans. A full listing of available plans and sales tips can be found in your Travel Agent Rate Manual.

PREVIOUS INSURER'S PLAN	COMPARABLE MANULIFE WORLD TRAVEL INSURANCE PLAN	
	Plan Name	Requires a Medical Questionnaire or meeting Eligibility Requirements?
Deluxe Package (up to age 74)	All-Inclusive Plan (up to age 74)	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
TravelCare Package (ages 75+)	All-Inclusive Plan (ages 75+)	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Deluxe Package Multi-Trip Annual Plans • 9 Days • 16 Days • 30 Days	Annual All-Inclusive Plans (up to age 59) 8, 18 or 30 Day Options Option Note: Top-ups are available for trips longer than the Option Coverage Duration	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
TravelCare Package Multi-Trip Annual Plans (ages 60+) • 9 Days • 16 Days • 30 Days	Annual All-Inclusive Plan (ages 60 to 84) 8, 18 or 30 Day Options Note: Top-ups are available for trips longer than the Option Coverage Duration	<ul style="list-style-type: none"> Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Non-Medical Package	Non-Medical Inclusive	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Travel Within Canada Package	Canada All-Inclusive	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Classic Medical (up to age 59)	Global Medical (up to age 59) Note: For trips entirely within Canada, the Travel Canada Plan offers reduced premiums	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
TravelCare Medical (ages 60+)	Medical Preferred Note: For trips entirely within Canada, the Travel Canada Plan (ages 60+) offers reduced premiums	<ul style="list-style-type: none"> Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Classic Multi-Trip Annual Medical • 9 Days • 16 Days • 30 Days	Annual Medical (up to age 59) 8, 18, 30 or 60 Day Options Note: Top-ups are available for trips longer than the Option Coverage Duration	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
TravelCare Multi-Trip Annual Medical (ages 60+) • 9 Days • 16 Days • 30 Days • 60 Days	Annual Medical (ages 60+) 8, 18, 30 or 60 Day Options Note: Top-ups are available for trips longer than the Option Coverage Duration	<ul style="list-style-type: none"> Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Trip Cancellation & Interruption	Trip Cancellation & Interruption	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Visitors Plans I, II and III up to age 69	Visitors \$25,000, \$50,000, \$100,000 and \$150,000 for up to age 69	<ul style="list-style-type: none"> No Medical Questionnaire is required Basic Coverage Eligibility applies (see page 8, points a) to d)
Visitors Plans I, and II for age 70 to 84	Visitors \$25,000, \$50,000 and \$100,000 for age 70-84	<ul style="list-style-type: none"> Additional Visitors Plans Eligibility Requirements apply (see page 8)
Youth Student Package Plan	Youth Package Plan	No
	Youth Emergency Medical Plan	No
	Youth/Student Deluxe Plan	No

NEW - Cancel For Any Reason – Included with Trip Cancellation Insurance – The Cancel for Any Reason (CFAR) benefit protects your client if they change their mind and decide not to travel for any reason 14 days or more prior to the departure date. This benefit will reimburse 50% of the prepaid non-refundable. In addition, you are eligible for Commission Protection once your client's claim is approved. **This benefit applies only when insurance is purchased within 72 hours of booking the trip or before any penalties become applicable.** Policy reference: Page 13

NEW - Course examination – Covered Event under Trip Cancellation & Trip Interruption insurance – This applies if your client or their travel companion must cancel or interrupt a trip to attend a professional career program examination or a university or college course examination during their trip. This applies if the examination date was published before the purchase of insurance and subsequently changed after such purchase. Policy reference: Page 15, Covered Event #19 and Page 19, Covered Event #17

NEW - Coverage for Golf or Ski Packages – Included in Trip Interruption Insurance (Golf/Ski Upgrade Rider no longer required) – If your client's trip is interrupted due to a Trip Interruption covered event, and they have booked and paid for either a golf or ski package, we will pay up to \$100 for each unused day of the trip, to a maximum of \$500 to recover prepaid non-refundable green fees or non refundable ski package (lift passes, ski school fees, rental ski/snowboard equipment). **Remember...**To protect your client's full trip investment including non-refundable taxes, especially in cases of Trip Cancellation prior to departure, **you must include the cost of the Golf or Ski Package in the insured amount prior to departure.** Policy reference: Page 17, Benefit B

Misconnection Insurance – Included in all plans with Cancellation & Interruption Insurance – In the event of a schedule change to any connecting common carrier causing your client to miss a connection, we will cover the change fee if this option is available; or up to \$1,000 for one-way economy fare (up to \$2,000 for same class fare for the All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans) to the next destination. We will also pay for additional hotel and meal expenses, essential phone calls and taxi fares to a maximum of \$350 per day for up to 2 days when no earlier transportation is available. Policy reference: Pages 16-17

Travel Delay Special Events – Covers reasonable catch-up costs (Package Upgrade Rider no longer required) – If the primary reason for your client's trip was to be present at a special event (school graduation, wedding or funeral) and the trip is interrupted and delays their arrival to the special event, we will reimburse your client for the additional reasonable and customary charges of taking an alternate route to the planned destination so they can indeed attend the event. Policy reference: Page 19, Covered Event #25

NEW - Delay of Golf and Ski equipment – Now included in Baggage & Personal Effects Insurance at no extra costs (Golf/Ski Upgrade Rider no longer required) – Up to \$100 per day to a maximum of \$500 in total for the rental of golf clubs or ski equipment or for the purchase of reasonable golf or ski accessories (golf balls, gloves, tees, ski equipment includes snowboards, bindings, boots or poles, etc.) in the event the checked equipment is delayed by the common carrier for at least 10 hours. This benefit applies only when the delay happens before your client returns home. Policy reference: Page 34, benefit #3

Improved - Delay of Baggage & Personal Effects – Applies after 10 hours – When your client has purchased a Manulife World Travel Insurance Plan that includes Baggage & Personal Effects coverage, this benefit applies when the checked luggage is delayed for **10 hours** or more. Policy reference: Page 34, benefit #2

WELCOME TO Manulife World Travel Insurance



We are very pleased to welcome you to the Manulife World Travel Insurance family.

As part of our ongoing commitment to support you every step of the way, we have designed this brochure to ease your transition to Manulife World Travel Insurance, underwritten by the Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNA).

This document provides an overview of the Travel Insurance plans and benefits you will be offering to your clients.

Remember...The information provided in this document is a summary of benefits. Please refer to the policy for a full description of the plans, benefits, limitations and exclusions that may apply to the coverage.

Manulife World Travel Insurance is very similar to the travel insurance you are familiar with. It is designed to meet your clients' needs and protect them from unforeseen costs associated with the unexpected. Your clients are looking to you to ensure all their travel plans are taken care of, so don't forget to offer them Manulife World Travel Insurance.

Have questions? We are here to help!

► Call us at: **1 (855) 300-7934**



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Manulife World Travel Insurance – Benefits At-A-Glance

The table below outlines the Manulife World Travel Insurance Plans available to your client and provides a high level overview of some of the benefits provided under each plan. Please refer to the policy booklet for more information on the benefits, coverage maximums and limitations that apply to each plan.

	All-Inclusive & Canada All-Inclusive**	Non-Medical Inclusive	Trip Cancellation & Interruption	Global Medical	Medical Preferred	Travel Canada**	Annual Medical	Annual All-Inclusive	Baggage & Personal Effects	Visitors Plans	Rental Vehicle Damage
Eligibility - Pages 8-9											
Eligible Ages*	No age limit	No age limit	No age limit	Up to age 59	Ages 60+	No age limit	Up to age 84	Up to age 84	No age limit	• \$150,000 Plan: up to age 69 • All other Plans: up to age 85	No age limit (must have a valid Driver's License)
Maximum Trip Duration***	Under 60: 365 Days Ages 60+: 60 Days	365 Days	365 Days	365 Days	365 Days	365 Days	• 8,18,30 or 60 Day Trip Plans (Top-ups available) • Provides unlimited travel days within Canada	• 8,18 or 30 Day Trip Plans (Top-ups available) • Provides unlimited travel days within Canada	365 Days	365 Days	45 Days
Family Rate Calculation (up to age 59)	X 3	X 3	N/A	X 2	N/A	X 2	X 2	N/A	N/A	X 2	N/A
Trip Cancellation & Interruption - Pages 12-26											
Cancel For Any Reason	Included	Included	Included	—	—	—	—	Included	—	—	—
Default Protection	Included	Included	Included	—	—	—	—	Included	—	—	—
Trip Cancellation - Before Departure	Sum Insured	Sum Insured	Sum Insured	—	—	—	—	• \$1,500 per trip • \$10,000 per year	—	—	—
Trip Interruption - unused prepaid travel arrangements	Unlimited	Unlimited	Covered amount purchased	—	—	—	—	Unlimited	—	—	—
Trip Interruption/Delayed Return Transportation	• Change fee or same class fare	• Change fee or same class fare	• Change fee or economy fare (up to Sum Insured after departure)	—	—	—	—	• Change fee or same class fare	—	—	—
Substance Allowance - Trip Interruption	• Up to \$350/day • Up to 2 days	• Up to \$350/day • Up to 2 days	• Up to \$350/day • Up to 2 days	—	—	—	—	• Up to \$350/day • Up to 2 days	—	—	—
Substance Allowance - Delayed Return	• Up to \$350/day to a maximum of \$3,500	• Up to \$350/day to a maximum of \$3,500	• Up to \$150/day to a maximum of \$1,500	—	—	—	—	• Up to \$350/day to a maximum of \$3,500	—	—	—
Misconnection Benefit	• Change fee or up to \$2,000 for same class fare plus • Substance: \$350/day, up to 2 days	• Change fee or up to \$2,000 for same class fare plus • Substance: \$350/day, up to 2 days	• Change fee or up to \$1,000 for economy fare plus • Substance: \$350/day, up to 2 days	—	—	—	—	• Change fee or up to \$2,000 for same class fare plus • Substance: \$350/day, up to 2 days	—	—	—
Vacation Voucher	Up to \$750	Up to \$750	—	—	—	—	—	Up to \$750	—	—	—
Emergency Medical - Pages 26-34											
Emergency Medical Expenses	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	—	—	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	Up to CDN \$5,000,000 (\$25,000 if no GHIP)	—	Up to the covered amount purchased	—
Emergency Dental Treatment	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	—	—	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	—	• Dental Pain: Up to \$300 • Accidental Dental: Up to \$3,000	—
Professional Services (Eg. Chiropractor or Physiotherapist)	Up to \$300/profession	—	—	Up to \$300/profession	Up to \$300/profession	Up to \$300/profession	Up to \$300/profession	Up to \$300/profession	—	Up to \$300/profession	—
Expenses to bring you home	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	—	—	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	—	• Economy fare or • Stretcher fare if medically necessary • Economy fare for medical attendant if medically necessary or • Air ambulance transportation if necessary	—
Substance Allowance	• Up to \$500/day to a maximum of \$5,000	—	—	• Up to \$350/day to a maximum of \$3,500	• Up to \$350/day to a maximum of \$3,500	• Up to \$350/day to a maximum of \$3,500	• Up to \$350/day to a maximum of \$3,500	• Up to \$500/day to a maximum of \$5,000	—	• Up to \$350/day to a maximum of \$3,500	—
Repatriation of Remains	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	—	—	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	—	Reasonable costs of transportation in standard container used by the airline + up to \$5,000 for the preparation of the remains	—
Beside Companion	• Economy fare and • Up to \$500 subsistence allowance	—	—	• Economy fare and • Up to \$500 subsistence allowance	• Economy fare and • Up to \$500 subsistence allowance	• Economy fare and • Up to \$500 subsistence allowance	• Economy fare and • Up to \$500 subsistence allowance	• Economy fare and • Up to \$500 subsistence allowance	—	• Economy fare and • Up to \$500 subsistence allowance	—
Return of Children	• One-way economy fare • Return economy fare for an escort if required by the airline	—	—	• One-way economy fare • Return economy fare for an escort if required by the airline	• One-way economy fare • Return economy fare for an escort if required by the airline	• One-way economy fare • Return economy fare for an escort if required by the airline	• One-way economy fare • Return economy fare for an escort if required by the airline	• One-way economy fare • Return economy fare for an escort if required by the airline	—	• One-way economy fare • Return economy fare for an escort if required by the airline	—
Vehicle Return	Reasonable cost	—	—	Reasonable cost	Reasonable cost	Reasonable cost	Reasonable cost	Reasonable cost	—	—	—
Pet Return	Up to \$500 for economy fare	—	—	Up to \$500 for economy fare	Up to \$500 for economy fare	Up to \$500 for economy fare	Up to \$500 for economy fare	Up to \$500 for economy fare	—	—	—
Baggage Return	Reasonable cost	—	—	Reasonable cost	Reasonable cost	Reasonable cost	Reasonable cost	Reasonable cost	—	—	—
Hospital Allowance	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	—	—	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	• Up to \$50/day (max. \$500) If hospitalized for 48 hours or more	—	—	—
Baggage & Personal Effects - Pages 34-35											
Lost, Stolen or Damaged Personal Effects	Up to \$1,500	Up to \$1,500	—	—	—	—	—	Up to \$1,500	Up to the covered amount purchased	—	—
Baggage Delay (10 hours or more)	Up to \$500	Up to \$500	—	—	—	—	—	Up to \$500	Up to \$500	—	—
Flight & Travel Accident - Pages 35-36											
Flight Accident	• Death or double dismemberment: Up to \$100,000 • Single dismemberment: Up to \$50,000	• Death or double dismemberment: Up to \$100,000 • Single dismemberment: Up to \$50,000	—	—	—	—	—	• Death or double dismemberment: Up to \$100,000 • Single dismemberment: Up to \$50,000	—	—	—
Travel Accident	• Death or double dismemberment: Up to \$50,000 • Single dismemberment: Up to \$25,000	• Death or double dismemberment: Up to \$50,000 • Single dismemberment: Up to \$25,000	—	—	—	—	—	• Death or double dismemberment: Up to \$50,000 • Single dismemberment: Up to \$25,000	—	—	—
Rental Vehicle Damage - Pages 36-37											
Rental Vehicle Damage	—	—	—	—	—	—	—	—	—	—	Up to \$60,000

* Children must be at least 31 days old to be insured under Plans that include Emergency Medical Coverage.

** Benefits for the Canada All-Inclusive Plan and Travel Canada Plan apply for trips in Canada only.

***Full Emergency Medical coverage applies only when your client has Government Health Insurance Plan (GHIP) coverage in place during their entire trip. You must advise your client they must obtain GHIP approval to ensure it is in effect for any extended out-of-province travel.